

State of Michigan
Department of Energy, Labor and Economic Growth
Office of Financial and Insurance Regulation

Enforcement Action
October - December 2008

Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
1 st Financial Lending Corp.	6974	Consumer Finance	Proposed Consent Order	10-9-08	MCL 445.1652 Unlicensed Activity	Consent Order	10-20-08	\$5,000 Civil Penalty
Aca Financial Guaranty	6427	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.438(3) Failure to Respond	Consent Order	12-9-08	\$1,000 Civil Penalty
American Compensation Ins. Co.	6431	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-8-08	\$1,000 Civil Penalty
American Fidelity Assurance Company	6552	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-8-08	\$1,000 Civil Penalty
American Fidelity Life Insurance Company	6553	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
American Guaranty & Liability Company	6735	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
American Public Life Ins. Company	6559	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
American Republic Ins. Company	6561	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
American Zurich Insurance Company	6742	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Amica Mutual Ins. Company	6745	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-08-08	\$1,000 Civil Penalty
Annoymous, Anonymous	5812	Insurance	Cease & Desist	8-1-08	MCL 500.1201(a) Unlicensed Activity	Cease & Desist	11-12-08	Cease and Desist Order
Are, Ayokunnu O.	5236	Insurance	Notice of Opportunity to Show Compliance	5-28-08	MCL 500.1201(a) Unlicensed Activity	Final Decision	9-9-08	Revoke License
Assurance Co. of America	6750	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-08-08	\$1,000 Civil Penalty
Assurity Life Ins. Company	6566	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Assurity Life Ins. Company	6375	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Atradius Trade Credit Insurance, Inc.	6440	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
AXA Corporate Solutions Life	6378	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Bankers Fidelity Life Ins. Co.	6570	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Bankers Reserve Life Insurance Co.	6570	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Brokers National Life Assurance Co.	6381	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Brokers National Life Assurance Co.	6573	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Brooks, Eric J.	5672	Insurance	Notice of Opportunity to Show Compliance	7-2-08	MCL 500.1239 Misconduct of Business	Consent Order	10-31-08	Revoke License
Celtic Insurance Co.	6576	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Centurion Life Ins. Company	6580	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Chandler, Isaac	5812	Insurance	Cease and Desist	8-1-08	MCL 500.1201(a) Unlicensed Activity	Cease and Desist	11-12-08	Cease and Desist
Christian Service Foundation	5742	Securities	Proposed Stipulation to Consent Order	9-12-08	MCL 451.701 Unregistered securities activity	Consent Order	10-31-08	\$5,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Church Insurance Company	6446	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Cincinnati Life Ins. Co.	6581	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Colonial American Casualty & Surety Co.	6768	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Colonial Penn Life Ins. Co.	6383	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Colonial Penn Life Ins. Co.	6582	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Combined Insurance Co. of America	6583	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Commonwealth Annuity & Life Ins. Company	6584	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Companion Life Ins. Co.	6394	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-20-08	\$1,000 Civil Penalty
Connecticut General Life Ins. Co.	6586	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Continental American Ins. Co.	6587	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Degree of Honor Protective Ass.	6524	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Delos Insurance Co.	6778	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Dentegra Insurance Co.	6387	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Dentegra Insurance Co.	6588	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Dorinco Reinsurance Co.	6780	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
EMC National Life Company	6590	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Employees' Mutual Benefit Assoc.	6525	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Farmers New World Life Ins. Co.	6594	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
FCFS MI, Inc.	5458	Consumer Finance	Prohibition Order	10-7-08	MCL 445.1668(a) Code Violation of the MBLSLA	Consent Order of Prohibition	11-14-08	\$5,000 Civil Penalty
Federal Life Ins. Co.	6390	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Federal Life Ins. Co.	6595	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Feinberg, Cheryl	5580	Insurance	Notice of Opportunity to Show Compliance	3-20-08	MCL 500.1205(1)(B) Conduct unbecoming an agent	Final Decision	10-08-08	Revoke License
Fidelity and Deposit Co. of Maryland	6790	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Fidelity Life Assoc.	6597	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
First Catholic Slovak Ladies Assoc. Of the US of America	6526	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Generali	6800	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Gererali	6473	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Gerling America Ins. Co.	6474	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Gibson, Rudolph W.	5581	Insurance	Notice of Opportunity to Show Compliance	3-20-08	MCL 500.1205(1)(B) Conduct Unbecoming an agent	Final Decision	11-21-08	Revoke License
Gleaner Life Ins. Society	6527	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Globig, David Globig Financial Services	5688	Securities	Proposed Consent Order	12-1-08	MCL 451.501 Unlicensed Activity	Consent Order	12-18-08	\$1,000 Civil Penalty
Grange Life Ins. Co.	6609	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Greater Beneficial Union of Pitts.	6528	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Hagen, Kevin D.	5236	Insurance	Notice of Opportunity to Show Compliance	5-28-08	MCL 500.2005 Misrepresentation MCL 500.1201(a) Unlicensed Activity	Consent Order	10-15-08	\$500 Civil Penalty
HCSC Insurance Services Company	6393	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
HCSC Insurance Services Company	6614	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty

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HM Life Insurance Company	6615	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Illinois Mutual Life Ins. Co.	6395	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Illinois Mutual Life Ins. Co.	6619	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Indiana Lumbermen's Mutual Ins. Co.	6477	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Individual Ass. Co. Life, Health & Acc.	6621	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Instant Cash Advance Corp.	5596	Consumer Finance	Notice of Opportunity to Show Compliance	9-3-08	MCL 487.215 Misconduct of Business	Consent Order	11-24-08	\$27,000 Civil Penalty
International Fidelity Insurance Co.	6478	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Investors Life Ins. Co. of N. A.	6624	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
John Alden Life Ins. Co.	6398	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	11-3-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
John Alden Life Ins. Co.	6627	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	11-3-08	\$1,000 Civil Penalty
Katco, L.L.C.	5563	Consumer Finance	Notice of Opportunity to Show Compliance	7-28-08	MCL 487.2168 Misconduct of Business	Consent Order	11-25-08	\$1,200 Civil Penalty
Krislee Financial Corp.	5488	Consumer Finance	Notice of Opportunity to Show Compliance	2-26-08	MCL 445.1672 Misconduct of Business	Consent Order	10-30-08	\$1,000 Civil Penalty
Ladies Penn. Slovak Cath. Union	6530	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Liberty Union Life Ass. Company	5490	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	11-26-08	\$1,000 Civil Penalty
Life Ins. Co. of N.A.	6400	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Life Ins. Co. of the Southwest	6637	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Lincoln Heritage Life Ins. Co.	6641	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Madison Nat'l. Life Ins. Co.	6642	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Manufacturers Alliance Ins. Co.	6822	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Maryland Casualty Company	6823	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Medco Containment Life Ins. Co.	6643	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Medical Protective Company	6483	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Modreski, Lary M.	5376	Insurance	Notice of Opportunity to Show Compliance	8-26-08	MCL 500.246(a) Failure to Respond	Final Decision	10-22-08	Revoke License
MTL Insurance Company	6402	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
MTL Insurance Company	6648	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
National Foundation Of America	5236	Insurance	Cease and Desist	10-12-07	MCL 500.2005 Misrepresentation MCL 500.1201(a) Unlicensed Activities	Cease and Desist	10-15-08	Cease and Desist
North Carolina Mutual Life Ins. Co.	5236	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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North Carolina Mutual Life Ins. Co.	6403	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Northern Ins. Co. of New York	6834	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Old Republic Life Ins. Co.	6656	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Olive, Richard K.	5236	Insurance	Cease and Desist	10-12-07	MCL 500.1201(a) Unlicensed Activity MCL 500.2005 Misrepresentation	Cease and Desist	10-15-08	Cease and Desist
Olive, Susan L.	5236	Insurance	Cease and Desist	10-12-07	MCL 500.1201(a) Unlicensed Activity MCL 500.2005 Misrepresentation	Cease and Desist	10-15-08	Cease and Desist
OM Financial Life Ins. Co.	6657	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Pacific Indemnity Company	6495	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-8-08	\$1,000 Civil Penalty
Pacific Life & Annuity Company	6659	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Pacific Life Insurance Co.	6660	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty

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Parker Centennial Assurance Co.	6664	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Penn Insurance and Annuity Co.	6406	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Penn Insurance and Annuity Co.	6667	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Penn Mutual Life Ins. Co.	6407	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Penn Mutual Life Ins. Co.	6668	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Penn Treaty Network America Ins. Company	6669	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Penn. Manufacturers Indemnity Co.	6844	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Penn. Manufacturers' Assoc. Ins. Co.	6843	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Praetorian Ins. Co.	6498	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Protective Life & Annuity Ins. Co.	6676	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-8-08	\$1,000 Civil Penalty
Protective Life & Annuity Ins. Co.	6677	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	10-8-08	\$1,000 Civil Penalty
Republic Western Ins. Co.	6849	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Reverse Mortgage Group, Inc.	6850	Consumer Finance	Notice of Opportunity to Show Compliance	10-01-08	MCL 445.1657 Failure to File Report	Consent Order	10-22-08	\$1,000 Late Penalty \$500 Civil Penalty
Schatz, Peter	5577	Insurance	Motion to Default	9-9-08	MCL 500.1205(1)(B) Conduct unbecoming an agent	Final Order	10-20-08	Revoke License
Sentry Life Ins. Co.	6691	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Shenandoah Life Ins. Co.	6692	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-8-08	\$1,000 Civil Penalty
Standard Life Ins. Co. of Indiana	6694	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Sterling Life Ins. Co.	6696	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty

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Sun Life and Health Ins. Co.	6697	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Sun Life Assurance Co. of Canada	6698	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Sun Life Assurance Co. of Canada	6699	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Sun Life Assurance Co. of Canada	6697	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Teeley, Bredan	5790	Consumer Finance	Proposed Settlement Agreement	10-30-08	MCL 445.1652 Unlicensed Activity	Consent Order	10-30-08	Order of Prohibition
Thomas, David C. Sr.	5603	Insurance	Notice of Opportunity to Show Compliance	5-19-08	MCL 500.1239(1)(d) Improperly withholding, misappropriating, or converting any money or property received in the course of doing insurance business	Consent Order	10-17-08	Revoke License
Total Tobacco of Wayne, Inc.	5796	Consumer Finance	Notice of Opportunity to Show Compliance	9-3-08	MCL 487.2154(7) Failure to enter a transaction into the database	Consent Order	11-25-08	\$1,000 Civil Penalty
Tower Insurance Co. of New York	6862	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Trinity Universal Ins. Co.	6506	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Union Labor Life Ins. Co.	6419	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Universal Underwriters Ins. Co.	6881	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Universal Underwriters Life Ins. Co.	6718	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Universal Underwriters of Texas Ins. Co.	6882	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Urban Mortgage Co., LLC	6994	Consumer Finance	Notice of Opportunity to Show Compliance	11-12-08	MCL 445. Failure to pay invoice	Consent Order	11-16-08	\$2,000 Late Penalty \$1,000 Civil Penalty
West Coast Life Ins. Co.	6722	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Western Fraternal Life Association	6538	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
World Corp. Ins. Co.	6724	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty

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Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
World Ins. Co.	6725	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty
Zale Life Ins. Co.	6726	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-18-08	\$1,000 Civil Penalty
Zurich American Ins. Co.	6890	Insurance	Notice of Opportunity to Show Compliance	8-8-08	MCL 500.2201 Failure to Respond to Survey	Consent Order	12-9-08	\$1,000 Civil Penalty